

IN THE CLAIMS:

Claims 1-26 (Canceled)

Claim 27 (currently amended): A method of providing advertisement to a user communicating with an advertising entity over a network, comprising: sending e-mail comprising an advertisement message specifying identifying a monetary value associated with the advertisement and identifying advertised product or service, wherein the monetary value and advertised product or service are displayed in a subject line of the transmitted e-mail, which is displayed to the user before the e-mail is opened and a message in a body of the e-mail can be read; receiving an automatically-generated response from computer of the user indicating that the user has opened the e-mail; and enabling the user to realize the monetary value associated with the advertisement, comprising the steps of: electronically providing the user with purchasing choices consistent with the monetary value; electronically determining the user's selection; and electronically providing the user's selection to a third-party supplier of goods or services consistent with the user's selection.

28. (Currently Amended) The method of claim 75 27 further comprising specifying an expiration date after which the monetary value associated with the advertisement expires. opening the e-mail does not cause transferring of the monetary value to the user's account.

Claims 29-74 (Canceled)

Claim 75 (currently amended): The method of claim 27 further comprising receiving a response from the user indicating that the user has opened the e-mail; and transferring the monetary value specified in the e-mail to account of the user.

Claim 76 (previously presented): The method of claim 27 wherein the monetary value is displayed as currency.

Claim 77 (previously presented): The method of claim 27 wherein the monetary value is displayed as points.

Claim 78 (canceled)

Claim 79 (previously presented): The method of claim 27 further comprising electronically receiving a commission from the third-party supplier of goods or services.

80 (new): A computer readable medium storing instructions that when executed cause a computer system to perform the steps comprising: sending e-mail to computer of a user comprising an advertisement message identifying a monetary value associated with an advertisement and identifying advertised product or service, wherein the monetary value and advertised product or service are displayed in a subject line of the transmitted e-mail, which is displayed to the user before the e-mail is opened and a message in a body of the e-mail can be read; receiving an automatically-generated response from computer of the user indicating that the user has opened the e-mail; and enabling the user to realize the monetary value associated with the advertisement, comprising the steps of: electronically providing the user with purchasing choices consistent with the monetary value; electronically determining the user's selection; and electronically providing the user's selection to a third-party supplier of goods or services consistent with the user's selection.

Claim 81 (new): The computer readable medium of claim 80 further including instructions for transferring the monetary value specified in the e-mail to account of the user.

Claim 82 (new): The computer readable medium of claim 80 wherein the monetary value is displayed as currency.

Claim 83 (new): The computer readable medium of claim 80 wherein the monetary value is displayed as points.

Claim 84 (new): The computer readable medium of claim 80 further including instructions for electronically receiving a commission from the third-party supplier of goods or services.

Claim 85 (new): The computer readable medium of claim 80 further comprising instruction for specifying an expiration date after which the monetary value associated with the advertisement expires.